TITAN
LEGAL

State and Federal Laws Affecting Rental Housing

What passed, what died, and what's coming in 2027

Educational information only — not legal advice for any specific situation.

Four layers of law govern every unit



Federal

Fair Housing Act, FCRA, SCRA, VAWA, CARES Act, HUD program rules



Utah

Fit Premises (57-22), Deposits (57-17), Eviction (78B-6-8), Utah Fair Housing (57-21)



Local

City business licenses, good landlord programs, inspections



Your lease

Can add duties, can't waive the tenant's legal rights

When layers conflict, the stricter rule usually wins.

01

Utah: what passed

2025 and 2026 General Sessions

H.B. 480 (2025): landlord communication

Rep. Shallenberger · effective May 7, 2025

- **Electronic delivery:** deposit refunds and itemizations may go by email or text, if the tenant provided it
- **5 business days:** the time to respond to a tenant's deposit-disposition notice
- **Updated statutory form** for the tenant's deposit request



Eviction and Collection Court

Starting January 1, 2027

02

What didn't pass

…and may be back in January 2027

Bills that died in 2025–2026

H.B. 29 (2026): junk fees

Mandatory fees in advertised rent. Passed House 70–3; died in Senate Rules.

H.B. 516 (2026): Fit Premises rewrite

Written repair notice, 3-business-day cure, new nuisance grounds. Held in committee.

S.B. 215 (2026): faster expungement

Shorter automatic eviction expungement. Passed Senate 26–0; died in the House.

H.B. 182 / H.B. 478: rent notice

60-day notice for rent increases. Failed in 2025 and again in 2026.

Utah framework refresher

Topic	The rule	Where
Rent default	3 business-day pay or vacate notice	78B-6-802
Lease violation	3-day comply or vacate notice	78B-6-802
Criminal nuisance	3-day notice to vacate	78B-6-802
Repairs	Owner must take substantial action after a proper notice	57-22
Deposits	Return or itemize within 30 days	57-17-3
Abandoned property	Post and mail notice; hold at least 15 days	78B-6-816
Unlawful detainer	Treble damages available	78B-6-811

Strict compliance: a defective notice means the eviction gets dismissed.

03

Federal changes

CARES Act, FTC fees, HUD programs, taxes

CARES Act: the 30-day notice lives on

Utah notice

- 3 business days to pay or vacate
- Applies to non-covered properties

vs

CARES Act notice

- 30-day notice to vacate for non-payment
- Covered: federally backed mortgages and federal housing programs
- Courts are split; Congress hasn't repealed it

Our advice: if a property is covered, give the 30-day notice. A dismissed eviction costs more than the wait.

Junk fees: the FTC is coming for rentals

IN THE NEWS

FTC and Colorado settlement, 2025

- FTC's 2025 junk-fee rule covers only tickets and short-term lodging
- But on Mar 13, 2026 the FTC started rulemaking on rental housing fees
- Topics: total-rent disclosure, application fees, deposits, billing

THE LESSON

Advertise the total monthly cost now. Utah's H.B. 29 died, but the FTC and Utah's 2021 "truth in renting" law already require fee disclosure.

Federal laws that never take a day off

Fair Housing Act
private suits continue regardless of HUD priorities

Fair Credit Reporting Act
adverse action notice whenever a report affects your decision

Servicemembers Civil Relief Act
military affidavit before any default; lease termination rights

Violence Against Women Act
protections in HUD-covered housing



YOU MAKE THE CALL

Which notice?

A 120-unit property in Logan has a Freddie Mac-backed loan. A tenant is two months behind. Your manager wants to serve a 3-day pay or vacate notice today and file next week.

A 3-day notice, file next week

B 3-day notice plus a 30-day notice to vacate

C Wait for the loan to be paid off

Takeaways

Switch to electronic deposit notices
and capture the tenant's email or text

Advertise total monthly cost
before the law forces you to

Check your screening vendor
for S.B. 70 compliance

Flag CARES-covered properties
in your software

Watch January 2027
junk fees and Fit Premises bills will be back

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Questions?

Lunch next: Regulatory & Legal Environment Update